

1889

"STRONG AS THE STRONGEST"

1910

THE SAVINGS BANK OF RICHMOND

1117 East Main Street

Has kept pace with the progress of this great city and is indeed "The Institution for the People." Twenty-one years old.

...OUR RECORD...

Interest paid to depositors, Four Hundred and Fifty Thousand Dollars.

We have transacted business amounting to about Sixty-four Millions of Dollars, and our many thousands of customers are our best friends.

We have met every demand upon us to the minute without ever having borrowed a dollar, or rediscounting any of our negotiable paper.

The great problem with which the leaders in finance are wrestling is how to safeguard the savings of the thrifty. They believe that the savings deposits should be invested in Real Estate.

These are the foundation of investments of trust funds and of savings.

We have long ago adopted the method of investing a portion of our assets in mortgages on improved Real Estate. We have to-day Seven Hundred and Fifty Thousand Dollars secured on

first mortgages on Improved Real Estate in this city. Every dollar is as good as a government bond.

The solidity of a bank is the character of its managers. Look upon our list of directors, which speaks for itself.

The bank is examined twice each year by expert accountants not connected with the bank, who take their time to go through each and every item, verifying the accounts and securing results equal, if not superior, to any other kind of supervision.

One Dollar Starts an Account and Interest Allowed.

We solicit your business and promise the very best attention.

R. A. PATTERSON, President.

L. Z. MORRIS, Vice-President.

JAMES M. BALL, Cashier.

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F. Sitterding,
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Granville G. Valentine,
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"SAFE AS THE SAFEST"

STRONG
In Resources.
EFFICIENT
In Service.
EXPERIENCED
In Management.

THE MERCHANTS NATIONAL BANK OF RICHMOND

Confidently offers its facilities to those who are looking for a good dependable banking connection.

Holly Springs Lithia Water

"Good to the Last Drop."
A Table and Medicinal Water Without a Peer.

5 Gals. 25c

Phones:
Monroe 477 and 478.

Wm. E. Tanner. Jno. F. Tanner.

Tanner Paint and Oil Co., Oldest and Largest Paint Manufacturers in the South.

Telephones Madison 399 and 1797.
1419 E. Main Street.
Look for the Yellow Barrels

Lawrenceville, Virginia

Water Works & Sewerage Franchise for Sale

The Town Council of Lawrenceville, Va., offer for sale Water Works and Sewerage Franchise. It is a great opportunity for builders of such systems. Bidders should write quick for full information.

Also, this progressive town wants a live real estate agent. A man with experience will find ample financial and other help in establishing himself.

LAWRENCEVILLE BOARD OF TRADE.
W. S. PEBBLE, President. W. A. TROTTER, Jr., Treasurer.
MARVIN SMITH, Vice-Pres. CHAS. A. BARROW, Secretary.

FINEST WATER POWER IN VIRGINIA At Brookneal, Va.

Where Virginia Railway crosses the Norfolk and Western Road. A cheap freight rates on coal, lumber, etc., as any Virginia city—cheaper than nine-tenths of the towns. With tremendous water power in two rivers, with raw material in abundance, and in the midst of a superb farming section, Brookneal is an ideal location for manufacturing enterprises.

Pulp Mills, Furniture Factories, Wagon, Spoke and Handle and Box Factories, House Furnishing and Excelsior Factories, and many other Wood-Working Factories are wanted, and great inducements are offered. Also, Flour Mills, Knitting Mills, Shirt and Overall Factories will pay big dividends. Address:

BUSINESS MEN'S ASSOCIATION OF BROOKNEAL.
E. J. MONROE, President. R. D. WILLIAMS, Secretary.

BOYS' CORN CLUB



YOUNG FARMERS OF CATAWBA SCHOOL, NATHALIA, VA., Who Are Taking Great Interest in the Corn Growing Contests.

ORGANIZING BOYS' CORN CLUBS IN N. C.

Efforts to Arouse Interest of Business Men and Merchants.

Raleigh, N. C., March 5.—Spring activities in the various divisions of the State Department of Agriculture are assuming strenuous proportions just now, leading up to the seed-time for farmers generally throughout the State. Parties are going into all sections of the State organizing the boys' corn clubs, instructing in the methods of selecting seed corn, and arousing the merchants and business men generally and the county and town authorities to the importance of offering additional prizes over and above those of the State Department for the corn tests by the boys. The plan is to bring about, through the acre crops

raised by the boys the coming season, ample supply of seed corn for the farmers in the entire localities adapted to the soil conditions.

The method of detasselling inferior stalks is to be observed closely throughout the tassels of all inferior stalks during the coming season with a view to raising as high as possible the quality of the yield for the very first year's contest.

Secretary Elias Carr, of the Department of Agriculture, organized a large club at Elizabeth City Saturday, and he says the county and the town authorities are giving liberally toward additional prizes. The same applies to High Point and Lexington, where T. B. Parker, of the department, organized clubs Saturday. Mr. Parker will spend the next two weeks in Western Carolina forming clubs, notably in Rutherford, Cleveland, Burke, Buncombe and many of the other leading Western counties.

MEETINGS FOR FARMERS.

Special Agricultural Train to Be Run Over West Point Division.

(Special to The Times-Dispatch.) West Point, Va., March 5.—A special agricultural train will be run over the West Point Division of the Southern Railway on March 5 and 10, in the furtherance of the agricultural interests of the territory tributary to its lines. Special meetings have been arranged by the Southern Railway, with the co-operation of the Virginia Department of Agriculture and Immigration, R. C. Carden and W. R. Broadus, of West Point, at Tunstall's, Lester Manor and West Point.

These meetings will be addressed by Hon. G. W. Kolner, Commissioner of Agriculture; Professor S. B. Heilshus, of Powhatan, on "Corn Breeding"; Professor T. C. Johnson, of the Tidewater Agricultural Experiment Station, on "Potato-Growing," and others, including representatives of the land and industrial department of the Southern Railway.

NEW DEVELOPMENTS OF WEEK IN SOUTH

Important Industrial Announcements Showing Prosperity in Dixie.

[Special to The Times-Dispatch.] Baltimore, March 5.—Among the important Southern industrial and other development announcements, in this week's issue of the Manufacturers' Record, are the following:

M. J. Caples, vice-president and general manager of the Carolina, Clinchfield and Ohio Railway, advises the Manufacturers' Record that plans are under construction for coal terminals at Charleston, S. C., which will require a year for construction. Meanwhile efforts are being made and it is hoped, will be successful, to begin shipping coal through that port within a few months. The Clinchfield road termi-

nates at Spartanburg, S. C., and coal from there to Charleston would be handled by the Southern Railway and the Atlantic Coast Line.

Charles M. Schwab, of the Bethlehem Steel Co., has secured options on large tracts of iron-ore lands in Texas, and is having them investigated. M. and R. Warriner and Jeff D. Hardin, Jr., of New Orleans, have engaged architects and engineers to plan and construct a big coffee warehouse plant on the Mississippi River; main building will be three stories high, 250x400 feet, equipped with machinery for handling between ship and warehouse; initial investment \$500,000, and provision made for future extensions to \$2,500,000 or more. Louisiana-Rio Grande Canal Co., McAllen, Tex., was incorporated and plans constructing a canal system to irrigate 40,000 acres of land.

Castle Cotton Mills (Ltd.) will organize with a capitalization of \$1,000,000, and build a 100,000-spindle and 2,400-loom plant at West Point, Ga.; details will not be determined for some months. Montgomery Cotton Oil Company, Montgomery, Ala., was incorporated with \$75,000 capital stock, to build an eighty-ton mill. Cherokee Hosiery Mill, Rome, Ga., was incorpo-

rated, with a capital stock of \$30,000. Gravity Irrigation Company, Mission, Tex., is arranging to construct a canal system for irrigating between 200,000 and 300,000 acres of land; cost estimated at \$1,000,000. Walter E. Brock, Wadesboro, N. C., announced that a water-power electric plant is planned for construction on Rocky River, thirteen miles from Wadesboro; to develop 6,000-horse power for transmission by electricity; cost of plant estimated at \$600,000. City of Rock Hill, S. C., voted bond issue of \$285,000 for lighting plant, water works and sewerage system. United Fruit Company, Boston, will build a \$150,000 banana cooling plant at New Orleans. Benford Lumber Company, Laurens, Tex., will build circular sawmill, with daily output of 60,000 feet of lumber. Farmers' Telephone Company, Maynard, Ark., was incorporated, with \$12,000 capital stock. Maryland Soapstone Company, Baltimore, Md., was incorporated, with \$200,000 capital stock.

Consolidated Stone and Gravel Company, Memphis, Tenn., was incorporated, with \$100,000 capital stock. Weather Proofing Nail Company, Baltimore, Md., was incorporated, with \$150,000 capital stock. Multiple Head and Seat Plates Valves Company, Jack-

son, Tenn., will be organized, with \$1,000,000 capital stock. Morris-Small Company, Columbus, Ga., awarded contract for construction of buildings for sewer pipe works; estimated cost \$10,000. Mercantile Lumber Company, Jackson, Miss., awarded contracts for mill, to have a daily output of 150,000 to 200,000 feet of yellow pine lumber. Indiana-Mississippi Stone and Lumber Company, Indianapolis, Ind., plans to develop 60,000 acres of timber land, improvements to include a mill with daily output of 100,000 to 150,000 feet of lumber. Buckeye Cotton Oil Company, Atlanta, Ga., awarded contract for 100-ton mill at Charlotte, N. C.; buildings alone will cost over \$50,000. Arkmo Lumber Company, Little Rock, Ark., was incorporated, with \$50,000 capital stock. Hot Wells Company, San Antonio, Tex., will incorporate and plans expending \$1,000,000 to develop Terrell hot well, improvements to include electric plant, ice plant, \$200,000 hotel, \$100,000 bath house, etc.

Inventors to Meet.
Rochester, N. Y., March 5.—Under the auspices of the International Congress of Inventors there will be held in this city June 15-18 a national convention of inventors and an exhibition of patents and models.

Virginia Trust Company,

RICHMOND, VA.

Capital Stock - - - \$1,000,000.00

**EXECUTOR
ADMINISTRATOR**

**TRUSTEE
GUARDIAN**

These are the positions in which this company is authorized to act, and there are many reasons for using a strong institution, like the Virginia Trust Company, rather than an individual, in such capacities. They are set forth in our booklet on trusts, which will be sent to anyone upon request.

Inactive accounts received, upon which we pay 3% on balances.

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